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May 18, 2021
Japan Best Rescue System Co., Ltd.

Announcement on business alliance with Fukuho Bank as the first step of business partnership with regional financial institutions

Fukuho Bank will commence promotional activities at their branches as supporter shop.

We shall hereby announce that Japan Best Rescue System Co., Ltd. engaged in providing service for solving comprehensive daily life troubles (Head office: Naka-ku, Nagoya City, Representative Director: Mr. Nobuhiro Sakakibara, Listed on 1st Section of Tokyo Stock Exchange, Security code: 2453, hereinafter called "JBR") have business alliance partnership with Fukuho Bank Co., Ltd (Head office: Fukui City, President: Mr. Takeo Watanabe, hereinafter called "Fukuho Bank") with regard to collecting customer for our service.

Background for Business Partnership

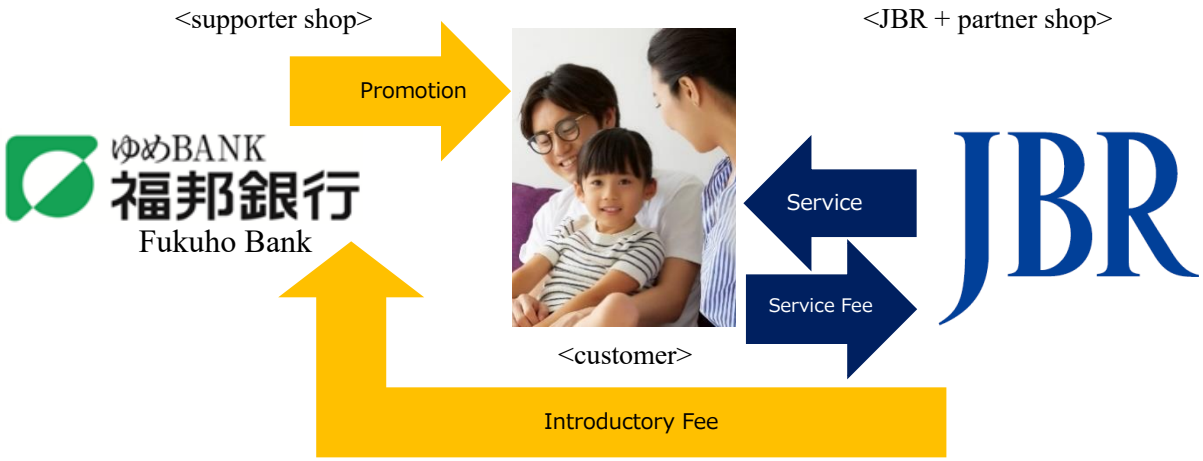
We have been engaged in business to solve daily life troubles of customers for more than 20 years since its establishment under the corporate philosophy of "help people in need". As of March 31, 2021, we have business alliance partnership with more than 3,000 shops across Japan as partner shop which can handle the troubles of customers.

We have explored opportunities for business alliance partnership with regional financial institutions in order to expand partner shop network and improve new services, since they indispensable for our business partner shops for solving business operation and financial issues. Recently, the implementation of Special Mergers Law which excludes the application of the Antimonopoly Act has increased the momentum of regional banks consolidation and accelerated talks on such opportunity.

Content of Business Alliance Partnership

In line with commencing business alliance partnership, Fukuho Bank as our supporter shop shall implement promotional activities at their branches such as distributing flyers informing the content of our service and our toll-free phone numbers. We shall pay part of the service fee which we received from customers to such supporter shop as introductory fee. In addition, we shall be able to collect customers in an effective manner without bearing advertisement expense necessary for Web page and Yellow page.

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Content of Service

Through toll-free phone number exclusively arranged for the customers of Fukuho Bank, our call center shall provide 24-hour consultation on troubles relating to homes and deal with such issues.

1) Service for handling daily life troubles

Our professional staffs with high level of skills which have been repeatedly introduced on TV mass media rush over to the site for solving troubles of keys, plumbing and window glass. They shall deal with such troubles kindly and politely at full power with a free quote.

*The quote which requires works such as disassembly and desorption may cause some expense.

2) Repair service

We shall be able to repair and mend broken door and floor scratches without implementing extensive works such as renovation and replacement. Our repair service can be used for construction materials with high value added such as marble stones at low cost, which is environment friendly technology.

<Example of repair works>



We can provide quote with ease if customers send some photos taken by smart phone.

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Expected Impact on Emergency and Repair Business

We have some issues for collecting customers in emergency and repair business segments. Especially, as we provide service with high level of originality in which we can recreate textured surface of stone materials, we have acknowledged as an issue that repair service itself has not been adequately recognized by the customers.

At this point in time, the impact on company-wide business result remains minor, though we assume that this business alliance partnership will contribute to improvement of performance for emergency and repair business segments. Through business alliance partnership strategy, which is our strength, we shall further promote collecting customers through wide range of industries in addition to regional financial institutions in the future.

Expected Impact on Membership Business

On the other hand, we have also been in talks with plural financial institutions for adding our service to financial instruments such as mortgage loan in our membership business segment. With this business alliance partnership, we consider that those talks with financial institutions will be accelerated, which will potentially become large turning point for JBR continuing to grow with the focus on real estate industry.

The membership business is one of our core business accounting for approximately 50 % of our total sales and its operating profit has continued to be on high level of more than 20% on 3 years consecutive basis since the fiscal year ending September 2018. We have 2.66 million members (as of March 31, 2021) in this business segment and has advanced further expansion to target 58 million households across Japan.

According to the survey* implemented by Japan Housing Finance Agency, the outstanding balance of mortgage loan in Japan amounts to approximately JPY 127 trillion, 60% of which are allegedly provided by regional financial institutions (regional banks, second-tier regional banks, Shinkin banks). Moreover, many financial institutions have hammered out “product appeal improvement” as an aggressive measure to promote mortgage loan, though the proportion of financial institutions who have implemented concrete measure such as adding service of other companies to mortgage loan has not yet reached 10 % of total.

* ”Survey on Mortgage Loan Trend in 2020” by Japan Housing Finance Agency (disclosed on December 25, 2020)

Future Outlook

We have been advancing talks on business alliance partnership with regional financial institutions as an only one listed company in Japan who as one-stop provides services closely linked to living life such as handling daily life troubles, repair, and warranty extension for housing facilities. Currently, the momentum for “regional bank restructuring” has been increased. With such background, having very active inquiry such as we even have some proposal for business alliance partnership from financial institutions, we assume that the number of such negotiation partners will increase.

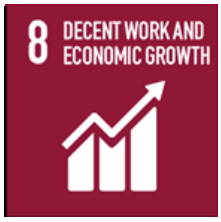
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Example of combining services	Detail
Mortgage Loan + Repair	The number of people who move to new house as well as vacation house has increased in line with the penetration of teleworking. Adding “repair service” with which the damaged part of purchased property shall be repaired.
Mortgage Loan + Warranty Extension for Housing Facilities	Adding comprehensive warranty to new house including custom-built house and renovated house. Maintaining the condition of housing facilities, which shall contribute to keeping the asset value of total property.
Education Loan + Handling daily life troubles	The university entrance ratio has been increasing year by year, while the birth ratio has been declining* Service for students of university and professional school: Adding “Quick Response to household problems for university students”

*”Fact-Finding Result for Burden from Education Cost” by Japan Finance Corporation (announced on October 30, 2020)

Contribution to SDGs









Our service shall be provided to customers through our business alliance partner shop across Japan. We believe that connecting customers across Japan and partner shops shall contribute to “11. Sustainable Cities and Communities”.

We also believe that we shall not only further expand our service area by having introduction as our new partner shop and but also be able to contribute to the development of regional economy and proactively move forward with our plan.

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Corporate Profile

■JBR Company Profile

Company Name:	Japan Best Rescue System Co., Ltd.
Representative Director & CEO:	Mr. Nobuhiro Sakakibara
Location:	Urbanet Fushimi Building 5F, 1-10-20 Nishiki, Naka-ku, Nagoya City
Establishment:	February 1997
URL:	https://www.jbr.co.jp/

■Fukuho Bank Company Profile

Company Name:	Fukuho Bank Co., Ltd.
Representative Director & CEO:	Mr. Takeo Watanabe
Location:	Junka 1-6-9, Fukui City, Fukui Prefecture
Establishment:	November 1943
URL:	https://www.fukuho.co.jp

【Inquiry on this news release】

Japan Best Rescue System Co., Ltd.

Person in charge: Corporate Planning Division: Reo Shinya

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